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Concl.

comprising the PIN are placed in the 9-number grid in a location known only to the user and the card issuer. Although this method may work well for an individual credit card PIN number, it does not allow a user to store, encrypt or retrieve any other personal information.

Please correct the paragraph beginning at page 7, line 8 to read as follows:

Br

Figs. 2a-e show the method of programming or encrypting stored character strings 18 (comprising "DOG" and "CAT") for retrieval using a password or master code character string 20 (comprising "ABC"). Fig. 2a shows inputting the first letters of the code and encrypted character strings 20, 18. The master string 20 is recorded in the boxes 14 in such a mixed or scrambled order that the correct order of the characters of the master string 20 is not readily apparent. Then, by aligning the open end 22 of the sleeve 6 with each character of the master string 20, a character of the encrypted or data string 18 is recorded on the grid 12 through the window 26 of the sleeve 6 to establish a fixed geometric offset or correspondence between the characters of the master string 20 and the encrypted string 18. More specifically, the first letter of the code character string 20 ("A") is input on the upper row 10a and the first letters

(i.e., "D" and "C") of the encrypted character strings 18 are input in the upper two boxes 14 visible through the window 26. The window 26 and the open end 22 of the sleeve 6 cooperate to automatically offset the characters 16 of the code character string 20 and the corresponding, respective characters of the encrypted character strings 18.

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Concl.* Please correct the paragraph beginning at page 12, line 3 to read as follows:

B3 It is to be understood that while certain forms of the present invention have been illustrated and described herein, it is not to be limited to the specific forms or arrangements of components and/or steps described and shown.

IN THE CLAIMS:

Please cancel Claims 2 and 3 without prejudice.

Please add the following claims: